



Embassy of the United States of America

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COMMON INTERNET FINANCIAL SCAMS

We hear about thousands of Internet scams at the U.S. Embassy in London every year. Some common signs of an Internet financial scam:

- The con artist and victim met online, often through a dating or employment website, and may never have met in person.
- Photographs of the scammer show a very attractive person, and appear to have been taken at a professional modeling agency or photo studio. The scammer's luck is incredibly bad – he/she is in a car crash, or arrested, or mugged, or beaten, or hospitalized. Close family members are dead or unable to assist. Sometimes, the scammer claims to have a young child overseas who is ill or hospitalized.
- The scammer claims to have been born and raised in the United States, but uses poor grammar and spelling indicative of a non-native English speaker.
- The scammer asks for money to get out of a bad situation or to provide a service. Although the scammer may claim to be in the United Kingdom, s/he may ask that the money be sent to an account in another country.

Some common scenarios include:

- **Hacked emails/social networking sites:** The scammers hack into email addresses and social networking sites, then contact everyone listed in the victim's contacts, address book, etc., asking for money. For more information, see the Department of State's travel information website at <http://travel.state.gov/pdf/Hacked%20Email,%20Real%20Estate%20Scams,%20Otherswoclearances.pdf>.

Examples of the phrasing, poor spelling, grammar, and punctuation used in these messages include:

- How are you Today? I hope you get this on time. Am sorry i did not inform you about my travelling to United kingdom for a program. I can barely think or type straight at this moment. Something really terrible is happening to me right now and I will be needing Your Urgent favour, I hope you come to my aid.
- I'm sorry for this odd request because it might get to you too urgent but it's because of the situation of things right now, I'm stuck in London, United Kingdom right now, i came down here on vacation , i was robbed, worse of it is that bags, cash and cards and my cell phone were stolen at GUN POINT, so i only have access to my email, i need help flying back home, the authorities are not being 100% supportive but the good thing is i still have my passport but don't have enough money to sort the bills and get my flight ticket back home, please i need you to loan me some money, i promise to refund it as soon as I'm back home, you can get it to me through western union.
- I'm writing this with tears in my eyes, I came down here to London, England for a short vacation and i was mugged at gun point last night at the park of the hotel where i lodged all cash, credit cards and cell were stolen off me.
- **Adoption scams:** Such scams are becoming increasingly common. Americans should be very cautious about sending money or traveling abroad to adopt a child from an orphanage they have only heard about through emails or online. For more information on common adoption scams, see the website of the U.S. Embassy in Yaounde, Cameroon, at http://yaounde.usembassy.gov/scams_warning.html.
- **Friend/loved one/colleague being detained:** In some cases, those attempting to deceive you may claim to be calling from a U.S. Embassy, where they say your partner, business associate, or friend is being detained pending payment of some type of fee. U.S. embassies do NOT detain people. In other cases, your Internet friend will claim to need a BTA (basic travel allowance), or travel money, or a travel allowance, to be able to travel to the United States. There is no such requirement under U.S. law. And we receive emails every single day from Americans conned out of money by fraudsters falsely claiming a UK hospital or medical center is holding someone's passport and demanding upfront payment for emergency treatment. Similar scams claim that a UK hotel is holding an American hostage for non-payment of bills.

If you are presented with any of these tales, cease contact with the scammers immediately, and report the matter:

- In the United States, to the Internet Crime Complaint Center, a partnership among the Federal Bureau of Investigation (FBI), the National White Collar Crime Center (NW3C), and the Bureau of Justice Assistance (BIA), at www.ic3.gov.
- In the United Kingdom, to the Metropolitan Police at www.met.police.uk. You also may be eligible for compensation from the United Kingdom's [Criminal Injuries Compensation Authority](#).